

SCHEDULE OF FEES AND CHARGES

Effective 06/21/2023

Membership Share - \$5.00 Par Value



OTHER SERVICES	FEE
Duplicate Statement / History	\$2.00
Duplicate Tax Statement	\$5.00
Stop Payment – In Branch/Online/Phone	\$15.00
ACH Stop Payment	\$15.00
Hourly Research or Reconciliation	\$25.00
Legal Process / Judgment	\$50.00
Check Copy	\$5.00
Official Check	\$2.00
Non-Member On-Us Check Cashing	\$5.00
Returned Credit Card Payment	\$25.00
Payment by Phone ¹	\$25.00
Zippered Cash Bag	\$5.00
Zippered Cash Bag with Lock	\$25.00
Bill Pay Photo Copy	\$10.00
Foreign ATM Withdrawal (4 free every month) ²	\$1.00
Incoming Wire Transfer – Domestic and Foreign	Free
Outgoing Wire Transfer – Domestic	\$25.00
Outgoing Wire Transfer – Foreign	\$35.00

OTHER SERVICES (CON'T)	FEE
MasterCard®/VISA® Foreign Transaction Fee ³	Up to 1%
ACH Business Services	Varies ⁴
Rush Bill Payments	Varies ⁴
Check Orders	Varies ⁴
Cash Deposit Services	Varies ⁴
Coin and Currency Orders	Varies ⁴

ACCOUNT SERVICES	FEE
Non-Sufficient Funds / Courtesy Pay ⁵	\$32.00
Overdraft Transfer	\$10.00
Collection Item	\$32.00
Negative Balance Fee ⁶	\$5.00
Monthly Dormant Account ⁷	\$5.00
Membership Closed within 90 Days	\$25.00
Monthly Paper Statement	\$2.00
Deposit Item Returned Unpaid	\$10.00
Checks Returned with Statement	\$10.00
Positive Pay – One-Time Implementation Fee	\$100.00
Positive Pay – ACH	\$30.00/mo
Positive Pay – Checks	\$30.00/mo
Positive Pay – ACH and Checks	\$50.00/mo

For complete details view the **Mastercard® Guide to Benefits for Cardholders** by visiting verveacu.com/mastercardbenefits

1 Processing fee for loan payment made through third party.

2 Foreign ATMs are ATMs not owned by Verve or an affiliated organization.

3 Verve does not charge any foreign fees, but MasterCard/VISA does charge up to a 1% fee for each foreign transaction completed.

4 Call Business Services for information.

5 We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.

6 Daily after ten (10) consecutive calendar days. The negative balance fee will be charged on non-processing calendar days.

7 After 12 months of inactivity, aggregate account balance under \$1000 and no loans.